

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MARK A COLE  
AMANDA M COLE  
Debtor(s)

Case No. 07-18154

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/03/2007.
- 2) The plan was confirmed on 12/17/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/18/2007, 01/11/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/03/2012.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$104,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$34,011.00
Less amount refunded to debtor	\$6,702.77

**NET RECEIPTS:** **\$27,308.23**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,380.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,951.77
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,332.27**

Attorney fees paid and disclosed by debtor: \$119.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK	Unsecured	9,608.00	9,608.47	9,608.47	1,300.22	0.00
AMERICAS SERVICING COMPANY	Secured	NA	9,336.70	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	66,702.00	64,443.74	NA	0.00	0.00
ANCO EMP FCU	Secured	NA	15,582.78	15,582.78	0.00	0.00
AURORA LOAN SERVICES	Secured	NA	14,220.21	NA	0.00	0.00
AURORA LOAN SERVICES	Secured	239,651.00	235,281.03	NA	0.00	0.00
AURORA LOAN SERVICES	Secured	59,969.00	NA	NA	0.00	0.00
AURORA LOAN SERVICES	Secured	NA	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Unsecured	NA	0.00	85.93	18.09	0.00
CHASE AUTO FINANCE	Secured	2,818.00	2,846.69	706.42	706.42	31.58
CHASE BANK USA	Unsecured	2,492.00	2,492.99	2,492.99	337.35	0.00
COUNTRYWIDE HOME LOANS	Secured	42,426.00	42,426.32	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	4,018.73	1,967.23	1,967.23	0.00
ECAST SETTLEMENT CORP	Unsecured	39,851.00	39,851.50	39,851.50	5,392.70	0.00
ECAST SETTLEMENT CORP	Unsecured	4,271.00	4,135.72	4,135.72	559.65	0.00
ECAST SETTLEMENT CORP	Unsecured	6,878.00	6,887.10	6,887.10	931.96	0.00
ECAST SETTLEMENT CORP	Unsecured	963.00	963.42	963.42	130.37	0.00
ECAST SETTLEMENT CORP	Unsecured	4,253.00	4,252.59	4,252.59	575.46	0.00
ECAST SETTLEMENT CORP	Unsecured	4,092.00	4,092.37	4,092.37	553.78	0.00
ECAST SETTLEMENT CORP	Unsecured	742.00	742.90	742.90	100.53	0.00
FIA CARD SERV/BANK OF AMERICA	Unsecured	29,316.00	29,316.39	29,316.39	3,967.09	0.00
FREMONT INVESTMENT & LOAN	Secured	NA	5,521.06	NA	0.00	0.00
FREMONT INVESTMENT & LOAN	Secured	63,582.00	62,892.54	NA	0.00	0.00
GMAC RESCAP LLC	Secured	27,358.00	26,240.42	NA	0.00	0.00
GMAC RESCAP LLC	Secured	NA	1,499.00	1,440.00	1,440.00	0.00
ILLINOIS AMERICAN WATER	Secured	114.89	NA	NA	0.00	0.00
LENDING TREE T D SERVICING CO	Secured	NA	NA	NA	0.00	0.00
LENDING TREE T D SERVICING CO	Secured	NA	0.00	3,451.80	0.00	0.00
LOAN CARE SERVICING	Secured	49,740.00	NA	NA	0.00	0.00
LOANCARE SERVICING CENTER	Secured	NA	NA	NA	0.00	0.00
MEMBERS ADV	Secured	15,326.00	15,582.78	1,824.00	1,824.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR GAS	Unsecured	154.00	168.76	168.76	32.08	0.00
NIPSCO	Unsecured	NA	398.89	398.89	53.98	0.00
NIPSCO	Unsecured	500.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	NA	15,177.13	15,177.13	2,053.47	0.00
REAL TIME RESOLUTIONS	Secured	NA	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Secured	14,761.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	4,966.00	5,026.33	NA	0.00	0.00
SALLIE MAE INC	Unsecured	20,341.00	20,689.05	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,407.23	\$3,407.23	\$0.00
Debt Secured by Vehicle	\$18,113.20	\$2,530.42	\$31.58
All Other Secured	\$3,451.80	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$24,972.23</b>	<b>\$5,937.65</b>	<b>\$31.58</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$118,174.16</b>	<b>\$16,006.73</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,332.27</u>
Disbursements to Creditors	<u>\$21,975.96</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$27,308.23</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.